

**ABSTRACT OF THE DISCLOSURE**

A first embodiment card-holding device containing a clip, an intermediate piece, and a carrier. A second embodiment contains a first clip, an intermediate piece, and a second clip. A third embodiment contains a clip and a carrier. The intermediate part or the carrier is attached to the clip by a connector piece having a first piece secured to the inner surface of the clip and a second piece secured to the first piece, the outer surface of the clip, and the intermediate piece or the carrier.